

# EXHIBIT A

Melanle Scheld proposal:

11/6/2024

Concept: Provide funds to pay-off CFF mortgages and close bankruptcy.

Put investment properties up for sale, as many as needed to pay all back and current taxes and reduce debt on Lancaster funeral homes below \$500K, upon which Loan Ranger LP would hold financing on those for up to 5 years, or as soon as Melanle could refi at bank rates.

Properties to be sold:

3212 Main St, Conestoga

613 Pearl St., Lancaster

1233 Greiner St., Lebanon

Options if needed:

2209 Temple

2207 Temple

Would require lien on these properties, as well as either 5801 River Road or 28 Nursery Lane.

Guarentors: Melanle Scheld and Porterfield-Scheld Management Company LLC

Note: this is all based on info provided by Melanle, subject to verification by lien searches and lender statements

Terms:

Would escrow \$60K interest reserve in addition to original funding needs.

2% placement fee on funds advanced, including placement fee.

14% interest on outstanding balance.

3% fee on sales, net of any Seller concessions

Requirement is first 3 must be under contract within 3 months (ie: 1 per month)

Any property not under contract after 90 days, fee on sale will increase monthly by 1% per month.

This is meant to be a penalty by not pricing property correctly in the good sales market we are in now.

Goal is to have first 3 properties sold within 6 months, and then determine if Temple Av. Properties need to be sold.

Final financing on Lancaster Homes would be at 14%, with no additional points, for a 15 year term at that time.  
5 year recall

Conditions:

Insurable titles and first mortgage on 3 Porterfield-Scheld Management Company LLC properties,

2nd insured lien on Scheld's properties

Bankruptcy court approval

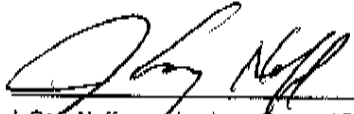
Example:

Cost to pay off CFF mortgages and finalize bankruptcy	\$	1,000,000	(Actual pay-off)
Interest reserve	\$	60,000	
Placement fee	\$	21,633	
Total Loan	\$	1,081,633	
Placement fee	\$	(21,633)	
Interest reserve	\$	(60,000)	


Proceeds


\$

1,000,000

  
J. Gary Neff, member Loan Ranger LP

  
Melanie Scheid, member Porterfield-Scheid Management Company LLC

  
James Porterfield, member Porterfield-Scheid Management Company LLC

  
Melanie Scheid, individual